

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Justin F. Mooney
Alesha J. Mooney
Debtors

Case No. 19-04358-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 17, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Justin F. Mooney, Alesha J. Mooney, 3565 Mountain Shadow Garth, Fayetteville, PA 17222-9348
5256379	+ Allied Interstate, 3000 Corporate Exchange Dr, Columbus, OH 43231-7689
5256386	District Court of Maryland, for Washington County, 36 W. Antietam Street, Hagerstown, MD 21740-5524
5256389	+ Franklin County Tax Claim Bureau, 443 Stanley Avenue, Chambersburg, PA 17201-3628
5256390	+ Jason R. Weber, Esquire, 200 E. Joppa Road, Ste 301, Towson, MD 21286-3108
5256392	+ Lendmark Financial Services, LLC, 18731 North Point Drive, Hagerstown, MD 21742-2419
5256395	#+ McClure Law Office, PO Box 65, Middletown, PA 17057-0065
5256401	++++ PROTHONOTARY, FRANKLIN COUNTY, 14 N MAIN ST, CHAMBERSBURG PA 17201-1811 address filed with court:, Prothonotary, Franklin County, 157 Lincoln Way East, Chambersburg, PA 17201
5256399	# Peerless Credit Services, Inc., PO Box 518, Middletown, PA 17057-0518
5256403	Rushmore Service Center, PO Box 5508, Sioux Falls, SD 57117-5508
5256404	+ Summit Physician Services, 785 Fifth Ave., Ste 3, Chambersburg, PA 17201-4232
5256406	+ Zale's/Citibank, c/o Portfolio Recovery Associates, PO Box 12903, Norfolk, VA 23541-0903

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5263233	Email/Text: bankruptcy@bbandt.com	Mar 17 2023 18:37:00	BB&T Bankruptcy, P.O. Box 1847, Wilson, NC 27894
5256380	+ Email/Text: bknotices@fbcs-inc.com	Mar 17 2023 18:37:00	Branch Bank & Trust Co., c/o FBBS, Inc., 330 S. Warminster Rd. Ste 353, Hatboro, PA 19040-3433
5256381	EDI: CAPITALONE.COM	Mar 17 2023 22:38:00	Capital One Bank, 15000 Capital One Dr., Henrico, VA 23238
5259626	+ EDI: COMCASTCBLCENT	Mar 17 2023 22:38:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
5260678	EDI: CAPITALONE.COM	Mar 17 2023 22:38:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5256382	+ EDI: CAPITALONE.COM	Mar 17 2023 22:38:00	Capital One Services, PO Box 30285, Salt Lake City, UT 84130-0285
5256383	+ EDI: COMCASTCBLCENT	Mar 17 2023 22:38:00	Comcast Cable, PO Box 3002, Southeastern, PA 19398-3002
5256384	EDI: CCS.COM	Mar 17 2023 22:38:00	Credit Collection Services, PO Box 55126,

			Boston, MA 02205-5126
5256385	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 17 2023 18:47:10	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
5256387	EDI: BLUESTEM	Mar 17 2023 22:38:00	Fingerhut, PO Box 70281, Philadelphia, PA 19176-0281
5256388	EDI: AMINFOFP.COM	Mar 17 2023 22:38:00	First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
5256391	Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Mar 17 2023 18:37:00	Keystone Nextgen, c/o rmp, PO Box 329, Temple, PA 19560-0329
5264001	Email/Text: ktramble@lendmarkfinancial.com	Mar 17 2023 18:37:00	LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON, GA 30014
5256393	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 17 2023 18:47:10	LVNV Funding, PO Box 10584, Greenville, SC 29603-0584
5263221	Email/PDF: resurgentbknotifications@resurgent.com	Mar 17 2023 18:47:22	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5275517	^ MEBN	Mar 17 2023 18:36:23	Lakeview Loan Servicing, LLC, c/o M&T Bank, PO Box 840, Buffalo, NY 14240-0840
5256394	Email/Text: camanagement@mtb.com	Mar 17 2023 18:37:00	M&T Bank, PO Box 62182, Baltimore, MD 21264
5256396	+ Email/Text: Bankruptcies@nragroup.com	Mar 17 2023 18:37:00	National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015
5268959	EDI: AGFINANCE.COM	Mar 17 2023 22:38:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5256397	+ Email/Text: notices@burt-law.com	Mar 17 2023 18:37:00	OneMain Financial, c/o Burton Neil & Associates, P.C., 1060 Andrew Dr., Ste 170, West Chester, PA 19380-5601
5283237	EDI: PRA.COM	Mar 17 2023 22:38:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
5256398	+ Email/Text: bankruptcy@patriotfcu.org	Mar 17 2023 18:37:00	Patriot Federal Credit Union, 800 Wayne Avenue, Chambersburg, PA 17201-3810
5256400	EDI: PENNDEPTREV	Mar 17 2023 22:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5256400	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 17 2023 18:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5263222	Email/PDF: resurgentbknotifications@resurgent.com	Mar 17 2023 18:47:16	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5277975	+ EDI: JEFFERSONCAP.COM	Mar 17 2023 22:38:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5256402	+ Email/Text: ngisupport@radiusgs.com	Mar 17 2023 18:37:00	Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846
5256405	+ EDI: VERIZONCOMB.COM	Mar 17 2023 22:38:00	Verizon Wireless, PO Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M & T Bank

District/off: 0314-1
Date Rcvd: Mar 17, 2023

User: AutoDocke
Form ID: 3180W

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5283238 *P++ PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court,
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2023 at the address(es) listed below:

Name	Email Address
Hannah Herman-Snyder	on behalf of Debtor 2 Alesha J. Mooney hannah@nicklasandsnyder.com shannon@nicklasandsnyder.com
Hannah Herman-Snyder	on behalf of Debtor 1 Justin F. Mooney hannah@nicklasandsnyder.com shannon@nicklasandsnyder.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
Joseph J. Swartz	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us RA-occbankruptcy6@state.pa.us
Michael Patrick Farrington	on behalf of Creditor Lakeview Loan Servicing LLC mfarrington@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Justin F. Mooney

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6702

EIN --

Debtor 2

Alesha J. Mooney

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5177

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

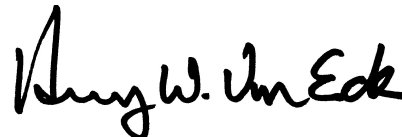
Case number: 1:19-bk-04358-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Justin F. Mooney

Alesha J. Mooney
fka Alesha J. Helman**By the
court:**3/17/23Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.